

WHAT IS CLAIMED IS:

1. A system for providing a plurality of financial transactions through a financial services terminal, comprising:

an interface application for the financial services terminal;

5 an object server module in communication with the interface application;

a plurality of transaction modules for receiving at least one component request through the object server module, overseeing execution of transaction processing, and returning a component response to the interface application through the object server; and,

10 a plurality of interface documents accessible to the interface application for the financial services terminal, each of the plurality of interface documents including at least one component for calling the plurality of transaction modules.

2. The system of claim 1, wherein the plurality of interface documents further includes content objects for defining a display of the financial services terminal and  
15 wherein each of the plurality of interface documents include at least one director for determining the relationships among the plurality of interface documents.

3. The system of claim 2, wherein the at least one director includes at least one trigger event and a pointer to one of the plurality of interface documents.

4. The system of claim 1, wherein the component includes a display feature,  
20 at least one input condition, and a method call to at least one of the plurality of transaction modules.

5. The system of claim 1, wherein the object server module and the plurality of transaction modules are portions of a core application, the core application is in the

financial services terminal, and the interface application communicates with the object server module using remote method invocations.

5           6.       The system of claim 5, wherein the core application further includes a financial devices controller in communication with a financial device in the financial services terminal and wherein the interface application may only access the financial devices through the object server module.

10           7.       The system of claim 1, further comprising a protocol handler module in communication with a switch for a financial data network and wherein at least one of the plurality of interface documents directs at least a portion of the transaction processing to the financial data network through the protocol handler.

          8.       The system of claim 1, wherein the interface application accesses a transaction application for conducting a user transaction and at least one of the plurality of interface documents includes a component for accessing the at least one transaction application.

15           9.       The system of claim 1, further comprising a terminal configuration module and wherein the interface application uses the terminal configuration module at runtime to determine whether to offer a user transaction corresponding to at least one of the plurality of transaction modules to a user of the financial services terminal.

20           10.      The system of claim 1, further comprising a terminal scheduling module and wherein the interface application uses the terminal scheduling module at runtime to determine whether to offer a user transaction corresponding to at least one of the plurality of transaction modules to a user of the financial services module

25           11.      The system of claim 1, further comprising at least one remote supervisor application in communication with the financial services terminal for receiving data from the financial services terminal.

12. The system of claim 1, further comprising a remote data server in communication with the financial services terminal and wherein at least a portion of the plurality of interface documents are in the remote data server for access by the interface application.

5 13. The system of claim 12, further comprising an object library in the remote data server and wherein the at least one component is in the object library for access by the interface application.

10 14. The system of claim 1, wherein the object server includes a protocol for verifying a certificate associated with a method call received from the interface application prior to directing the method call to one of the plurality of transaction modules.

15 15. The system of claim 1, wherein the interface application communicates with a consumer oriented Web site over an Internet for providing at least a portion of transaction processing for a user transaction.

16. A method of preparing a terminal for providing a plurality of financial transactions through a client/server architecture, comprising the steps of:

providing a core application for overseeing the operation of at least one financial services terminal;

defining a terminal configuration for a financial services terminal;

20 configuring the financial services terminal for secure communication with a server system;

defining a plurality of interface documents for providing access to the plurality of financial transactions through the financial services terminal; and

defining a location for a start document, the start document being one of the plurality of interface documents, related to the other interface documents by directors in the plurality of interface documents, and providing a starting point for an interface application in the financial services terminal.

- 5           17. The method of claim 16, wherein the step of defining a terminal configuration include the steps of:

identifying at least one output device in the financial services terminal;  
identifying at least one input device in the financial services terminal;  
identifying financial devices in the financial services terminal; and,

- 10           defining at least one communication channel in the financial services terminal.

18. The method of claim 16, further comprising the step of defining a terminal operation schedule.

- 15           19. The method of claim 16, wherein the step of configuring the financial services terminal includes the step of defining at least one device driver within the financial services terminal for at least one financial device in the financial services terminal such that the financial device is operable by a financial device controller module and not directly by the interface application.

- 20           20. The method of claim 16, wherein the step of configuring the financial services terminal includes the steps of:

providing an interface application;

configuring the interface application to access only selected ones of a plurality of interface documents, applications, and devices; and

locking the configuration of the interface application.

21. The method of claim 16, wherein the step of configuring the financial services terminal includes the steps of:

5 defining a start up sequence for initialization of selected ones of a plurality of applications and resources of the financial services terminal; and

disabling start up circumvention for the financial services terminal.

22. The method of claim 16, wherein the step of defining a plurality of interface documents includes the steps of:

10 defining content for a selected interface document from among the plurality of interface documents;

selecting at least one component for calling at least one of the plurality of financial transactions for the selected interface document; and,

15 selecting at least one director for determining relationships between the selected interface document and other interface documents in the plurality of interface documents.

23. The method of claim 22, further comprising the step of identifying at least one terminal configuration for use with the selected interface document.

24. The method of claim 22, further comprising the step of defining the availability of the selected interface document.

20 25. The method of claim 16, further comprising the step of providing at least one supervisor application for remotely accessing data regarding a plurality of financial services terminal.

26. An interface document providing a user interface for accessing a plurality of financial transactions through a financial services terminal comprising:

at least one content object providing at least a portion of a display for the financial services terminal;

5 at least one director monitoring events in the financial services terminal and defining a relationship between the interface document and a second interface document; and,

at least one component linking an input from the financial services terminal with a transactional function and raising an event to the director.

10 27. The interface document of claim 26, wherein the at least one director includes a triggering event and a pointer to the second interface document.

28. The interface document of claim 27, wherein the triggering event includes passage of a predetermined amount of time from loading of the interface document.

15 29. The interface document of claim 27, wherein the triggering event includes receipt of unsolicited user input.

30. The interface document of claim 27, wherein the triggering event includes an event raised by the at least one component.

20 31. The interface document of claim 26, wherein the at least one component includes a display feature for providing a portion of the display for the financial services terminal corresponding to an input for the financial services terminal.

32. The interface document of claim 26, wherein the at least one component includes an input event corresponding to a user input to the financial services terminal.

33. The interface document of claim 26, wherein the at least one component includes a method call for accessing a transaction module in a core application associated with the financial services terminal for executing at least a portion of the transaction function.

5 34. The interface document of claim 26, wherein the at least one component includes a requirements definition specifying at least one condition that must be present in the financial services terminal to enable the transaction function.

35. The interface document of claim 34, wherein the requirements definition includes at least a portion of a terminal configuration for the financial services terminal.

10 36. The interface document of claim 34, wherein the requirements definition includes at least a portion of a terminal schedule for the financial services terminal.

37. A method of defining an interface document for providing a user interface for accessing a plurality of financial transactions through a financial services terminal, comprising the steps of:

15 selecting at least one content object for providing at least a portion of a display for the financial services terminal;

selecting at least one component for calling at least one of the plurality of financial transactions for the interface document in response to user input received at the financial services terminal; and,

20 selecting at least one director for monitoring events in the financial services terminal and defining a relationship between the interface document and a second interface document.

38. The method of claim 37, wherein the step of selecting at least one director includes the steps of:

defining a triggering event for the at least one director; and

defining a pointer to the second interface document.

39. The method of claim 38, wherein the step of defining a triggering event includes defining a predetermined amount of time from loading of the interface document that triggers the at least one director.

40. The method of claim 38, wherein the step of defining the triggering event includes defining parameters of unsolicited user input that trigger the at least one director.

41. The method of claim 38, wherein the step of defining the triggering event includes defining an event raised by the at least one component that triggers the at least one director.

42. The method of claim 37, wherein the step of selecting the at least one component includes defining a display feature for providing a portion of the display for the financial services terminal corresponding to an input for the financial services terminal.

43. The method of claim 37, wherein the step of selecting the at least one component includes defining an input event corresponding to a user input to the financial services terminal.

44. The method of claim 37, wherein the step of selecting the at least one component includes defining a method call for accessing a transaction module in a core application associated with the financial services terminal for executing at least a portion of the transaction function.

45. The method of claim 37, wherein the step of selecting the at least one component includes defining requirements specifying at least one condition that must be present in the financial services terminal to enable the transaction function.



46. The method of claim 45, wherein the step of defining the requirements includes defining at least a portion of a terminal configuration for the financial services terminal.

47. The method of claim 45, wherein the step of defining the requirements includes defining at least a portion if a terminal schedule for the financial services terminal.

48. A core application associated with a financial services terminal running an interface application that provides a user interface for the financial services terminal, comprising:

a plurality of transaction modules for overseeing at least a portion of processing of user transactions submitted through the financial services terminal, the plurality of transaction modules invoked by at least one method call from the interface application; and

a session module for receiving and storing data generated by input to the financial services terminal for use by the plurality of transaction modules.

49. The core application of claim 48, further comprising a financial device controller module for providing exclusive control over a financial devices associated with the financial services terminal from the core application.

50. The core application of claim 48, further comprising a protocol handler module for providing exclusive communication with a financial data network for the financial services terminal from the core application.

51. The core application of claim 48, further comprising a terminal configuration module accessible at runtime to determine whether to offer a user transaction corresponding to at least one of the plurality of transaction modules to a user of the financial services terminal.

52. The core application of claim 1, further comprising a terminal scheduling module accessible at runtime to determine whether to offer a user transaction corresponding to at least one of the plurality of transaction modules to a user of the financial services module

5 53. The core application of claim 1, further comprising an object server for handling a plurality of method calls from the interface application and directing the method calls to a selected module within the core application.

54. The core application of claim 1, further comprising a flow control module overseeing transaction flow through a user session including at least one user transaction.

10 55. The core application of claim 1, further comprising an idle loop module for maintaining core application status between a first user session and a second user session.

56. The core application of claim 1, further comprising a default controller coordinating operations between the plurality of transactions and a plurality of other modules in the core application.

15 57. The core application of claim 1, further comprising a dictionary module including persistent data used by a plurality of modules in the core application.

58. The core application of claim 1, further comprising a transaction log module including data regarding a plurality of user transactions executed through the financial services terminal.